



IFW

PATENT  
Customer No. 22,852  
Attorney Docket No. 05997.0015-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

|                             |   |                          |
|-----------------------------|---|--------------------------|
| In re Application of:       | ) |                          |
|                             | ) |                          |
| Rhoda K. CAMIN et al.       | ) | Group Art Unit: 3693     |
|                             | ) |                          |
| Application No.: 09/801,870 | ) | Examiner: Patel, Jagdish |
|                             | ) |                          |
| Filed: March 9, 2001        | ) |                          |
|                             | ) |                          |
| For: SYSTEM AND METHOD FOR  | ) | Confirmation No.: 6725   |
| PROCESSING LOAN             | ) |                          |
| INFORMATION                 | ) |                          |

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed August 30, 2006, the period for response to which extends through November 30, 2006, please amend the above-identified application as follows:

**Amendments to the Claims** begin on page 2.

**Remarks** follow the amendment section of this paper.